

# Smithville Area Fire Protection District



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## Frequently Asked Questions

### What is the question on the November 3<sup>rd</sup> ballot?

#### QUESTION 1

Shall the Board of Directors of the Smithville Area Fire Protection District of Clay and Platte Counties, Missouri be authorized to levy an additional tax of not more than \$0.35 (thirty-five cents) per one hundred dollars assessed valuation to provide funds to support the operation of the District?

### What will it cost me?

Taxes collected are based on the assessed value of your property. Assessed value is different than 'market value' or what you would sell your property for.

A recent search of homes for sale in Smithville finds a 4-bedroom, 3 bath, 2,379 sq/ft house on Surrey Court listed for \$279,000. On the Clay County assessor website, it has an appraised value of \$251,200. The assessed value, what you pay taxes on, is 19% of the appraised value. In this case, that is \$47,730.

The current tax levy for the Smithville Area Fire Protection District is 0.2821. To calculate the tax owed; take the assessed value, multiply by the tax levy, then divide that number by 100.

$$\$47,730 \times 0.2821 = 13,464.63 \quad 13,464.63 \text{ divided by } 100 = \$134.65 \text{ annually}$$

$$\$134.65 \text{ divided by } 12 = \$11.22 \text{ per month}$$

This is what the current owner pays in fire protection.

With the proposed 35-cent increase, the new tax rate would be 0.6321. That new rate applied to the same property would be;

$$\$47,730 \times 0.6321 = 30,170.13 \quad 30,170.13 \text{ divided by } 100 = \$301.70 \text{ annually}$$

$$\$301.70 \text{ divided by } 12 = \$25.14 \text{ per month}$$

**The cost increase of the new tax rate would be \$13.92 per month.**

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## **Where can I find my Assessed Valuation?**

You can find your assessed valuation several ways. It is on your tax bill which you received from the county. It can also be found by going to the County Assessor website and looking up your address under “parcel search” in Clay County or “property search” in Platte County.

## **What will the money be used for?**

The additional taxes collected will be used in the District’s Operations Budget. The District plans to hire 12 additional firefighters (doubling our current staffing) and staff Fire Station 3.

## **How does staffing a fire station in Paradise help me when I do not live in that area?**

Currently the Fire District staffs only one pumper/fire engine. Currently we can only respond to one emergency at a time. 18% of our runs are in the response area of Station 3 which includes; Harbor Lakes, Lake Meadows, Diamond Crest, Wildflower, Clay Creek, Rollins Landing, Harbor View, Grey Hawke, Eagle Heights Elementary, and the new subdivision Eagle View. If our one pumper is responding to an incident in that area, they are not available to respond anywhere else in the district. Staffing Station 3 adds personnel to better handle multiple incidents, decrease response times, and provide more firefighters to respond to fires and other emergencies.

## **What will the citizens get for this?**

Increased staffing; minimum staffing will increase from 3 to 7.

Better response times; response times into the area served by Station 3 average over 12 minutes.

Better coverage of the district; over 18% of our incidents are in the response area of Station 3. Covering 112 square miles of the District is becoming harder as the number of runs increase: up over 40% in the last 10 years.

## **Will this lower my insurance costs?**

We partnered with several property owners to gather data on this. An increase in the level of fire protection such as staffing, equipment, training, water supply, and communications results

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in a lower rating by the Insurance Services Office (often referred to as the ISO rating). The lower the rating, the better/cheaper insurance rates are for property owners. With increasing our staffing, doubling the number of firefighters on duty and responding from 2 stations, our rating should be lowered. We are currently an “ISO 6/10”. With increased staffing, and other changes we have already made within the organization, we feel a better rating of ISO 4/10 is attainable.

Our citizens in the study were able to get hard numbers from their insurance company on what their premium would be if we were go from an ISO 6/10 to an ISO 4/10. Citizens reported savings which offset roughly 40% of the cost increase. One example was an increase in tax of \$10.85 per month, but a savings of \$4.83 per month in their insurance. This equaled a monthly out of pocket increase of only \$6.02 per month.

Some insurance companies do not use the ISO rating system. Those companies use some other formula to determine your fire risk, and thus your cost for insurance. Doubling the amount of fire protection we provide should certainly lower your insurance costs.

## **When will Station 3 be staffed?**

We cannot hire 12 new firefighters at once. We will hire in waves and change our response plan as staffing increases. We anticipate having Station 3 staffed by 2024.